



There will be fewer jobs for tellers as more people access funds electronically.

In most banks, head tellers are responsible for the teller line. They set work schedules, ensure that the proper procedures are adhered to, and act as a mentor to less experienced tellers. In addition, head tellers may perform the typical duties of a teller as needed and deal with the more difficult customer problems. They may access the vault, ensure the correct cash balance is in the vault, and oversee large cash transactions. Technology continues to play a large role in the job duties of all tellers. In most banks, for example, tellers use computer terminals to record deposits and withdrawals. These terminals often give tellers quick access to detailed information on customer accounts. Tellers can use this information to tailor services to fit a customer's needs or to recommend an appropriate bank product or service.

As banks begin to offer more and increasingly complex financial services, tellers are being trained to identify potential sales opportunities. This requires them to learn about the various financial products and services the bank offers so they can briefly explain them to customers and refer interested customers to appropriate specialized sales personnel. In addition, tellers in many banks are being cross-trained to perform some of the functions of customer service representatives. (Customer service representatives are discussed separately in the *Handbook*.)

Employment

Tellers held about 499,000 jobs in 2000; about 1 out of 4 worked part time. The overwhelming majority worked in commercial banks, savings institutions, or credit unions. The remainder were employed in a variety of other financial service companies.

Job Outlook

Employment of tellers is expected to decline through 2010. Nevertheless, many job openings will arise from replacement needs because turnover is high—a characteristic typical of large occupations that normally require little formal education and offer relatively low pay.

The banking industry will continue to undergo many changes that will impact employment of traditional tellers, who perform only routine transactions. Principal among these are technology and changing employment needs. For example, ATMs and the increased use of direct deposit of paychecks and benefit checks have reduced the need for bank customers to interact with tellers for routine transactions. In addition, electronic banking is spreading rapidly throughout the banking industry. This type of banking, conducted over the telephone or the Internet, also will reduce the number of tellers over the long run.

Teller employment also is being impacted by the increasing use of 24-hour phone centers by many large banks. These telephone centers allow a customer to interact with a bank representative at a distant location, either by telephone or video terminal. Such centers usually are staffed by customer service representatives, who can handle a wider variety of transactions than tellers, including loan applications and credit card issuance.

Even though some banks have streamlined their branches, the total number of bank branches is expected to increase to meet the needs of a growing population. Branches are being added in nontraditional locations, such as grocery stores, malls, and mobile trailers designed to reach people who do not have easy access to banks. Often, these branches are open longer hours and offer greater customer convenience. Many of these nontraditional branch offices are small and are staffed by tellers who also have customer service training. As a result, tellers who can provide a variety of financial services will be in greater demand in the future.

Sources of Additional Information

Information on employment opportunities for tellers is available from local offices of the State employment service.

(See the introductory statement on financial clerks for information on working conditions, training requirements, and earnings.)

Information and Record Clerks

(O*NET 43-4011.00, 43-4021.00, 43-4031.01, 43-4031.02, 43-4031.03, 43-4041.01, 43-4041.02, 43-4051.01, 43-4051.02, 43-4061.01, 43-4061.02, 43-4071.00, 43-4081.00, 43-4111.00, 43-4121.00, 43-4131.00, 43-4141.00, 43-4151.00, 43-4161.00, 43-4171.00, 43-4181.01, 43-4181.02)

Significant Points

- Numerous job openings should arise for most types of information and record clerks due to employment growth and the need to replace workers who leave these occupations.
- A high school diploma or its equivalent is the most common educational requirement.
- Because many information and record clerks deal directly with the public, a professional appearance and pleasant personality are imperative.

Nature of the Work

Information and record clerks are found in nearly every industry in the Nation, gathering data and providing information to the public. The specific duties of these clerks vary as widely as the job titles they hold.

Although their day-to-day duties vary widely, most information clerks greet customers, guests, or other visitors. Many also answer telephones and either obtain information from or provide information to the public. Most information clerks use multiline telephones, fax machines, and personal computers. *Hotel, motel, and resort desk clerks*, for example, are a guest's first contact for check-in, check-out, and other services within hotels, motels, and resorts. *Interviewers, except eligibility and loan*, found most often in medical facilities, research firms, and financial institutions, assist the public in completing forms, applications, or questionnaires. *Eligibility interviewers, government programs* determine eligibility of individuals applying to receive assistance. *Receptionists and information clerks* often are a visitor's or caller's first contact within an organization, providing information and routing calls. *Reservation*

and transportation ticket agents and travel clerks assist the public in making travel plans, reservations, and purchasing tickets for a variety of transportation services.

Court, municipal, and license clerks perform administrative duties in courts of law, municipalities, and governmental licensing agencies and bureaus. Court clerks prepare the docket of cases to be called, secure information for judges, and contact witnesses, attorneys, and litigants to obtain information for the court. Municipal clerks prepare draft agendas or bylaws for town or city councils, answer official correspondence, and keep fiscal records and accounts. License clerks issue licenses or permits, record data, administer tests, and collect fees.

New account clerks interview individuals desiring to open bank accounts. Their principal tasks include handling customer inquiries, explaining the institution's products and services to people, and referring customers to the appropriate sales personnel. If a customer wants to open a checking or savings account, or an IRA, the new account clerk will interview the customer and enter the required information into a computer for processing.

Customer service representatives interact with customers to provide information in response to inquiries about products and services and to handle and resolve complaints.

Record clerks, on the other hand, maintain, update, and process a variety of records, ranging from payrolls to information on the shipment of goods or bank statements. They ensure that other workers get paid on time, customers' questions are answered, and records are kept of all transactions.

Depending on their specific titles, these workers perform a wide variety of recordkeeping duties. *Brokerage clerks* prepare and maintain the records generated when stocks, bonds, and other types of investments are traded. *File clerks* store and retrieve various kinds of office information for use by staff members. *Human resources assistants, except payroll and timekeeping* maintain employee records. *Library assistants, clerical* assist library patrons. *Order clerks* process incoming orders for goods and services. *Correspondence clerks* reply to customers regarding damage claims, delinquent accounts, incorrect billings, complaints of unsatisfactory service, and requests for merchandise exchanges or returns. *Loan interviewers and clerks* and *credit authorizers, checkers, and clerks* review credit history and obtain the information needed to determine the creditworthiness of loan and credit card applications.

The duties of record clerks vary with the size of the firm. In a small business, a bookkeeping clerk may handle all financial records and transactions, as well as payroll and personnel duties. A large firm, on the other hand, may employ specialized accounting, payroll, and human resources clerks. In general, however, clerical staffs in firms of all sizes increasingly perform a broader variety of tasks than in the past. This is especially true for clerical occupations involving accounting work. As the growing use of computers enables bookkeeping, accounting, and auditing clerks to become more productive, these workers may assume billing, payroll, and timekeeping duties.

Another change in these occupations is the growing use of financial software to enter and manipulate data. Computer programs automatically perform calculations on data that were previously calculated manually. Computers also enable clerks to access data within files more quickly than the former method of reviewing stacks of paper. Nevertheless, most workers still keep backup paper records for research, auditing, and reference purposes. Despite the growing use of automation, interaction with the public and coworkers remains a basic part of the job for many records processing clerks.

Working Conditions

Working conditions vary for different types of information and record clerks, but most clerks work in areas that are clean, well lit, and

relatively quiet. This is especially true for information clerks who greet customers and visitors and usually work in highly visible areas that are furnished to make a good impression. Reservation agents and interviewing clerks who spend much of their day talking on the telephone, however, commonly work away from the public, often in large centralized reservation or phone centers. Because a number of agents or clerks may share the same workspace, it may be crowded and noisy. Interviewing clerks may conduct surveys on the street, in shopping malls, or go door to door.

Although most information and record clerks work a standard 40-hour week, about 1 out of 5 work part time. Some high school and college students work part time as information clerks, after school or during vacations. Some jobs—such as those in the transportation industry, hospitals, and hotels, in particular—may require working evenings, late night shifts, weekends, and holidays. This also is the case for a growing number of customer service representatives who work for large banks with call centers that are staffed around the clock. Interviewing clerks conducting surveys or other research may mainly work evenings or weekends. In general, employees with the least seniority tend to be assigned the less desirable shifts.

The work performed by information clerks may be repetitious and stressful. For example, many receptionists spend all day answering telephones while performing additional clerical or secretarial tasks. Reservation agents and travel clerks work under stringent time constraints or have quotas on the number of calls answered or reservations made. Additional stress is caused by technology that enables management to electronically monitor use of computer systems, tape record telephone calls, or limit the time spent on each call.

The work of hotel, motel, and resort desk clerks and transportation ticket agents also can be stressful when trying to serve the needs of difficult or angry customers. When flights are canceled, reservations mishandled, or guests are dissatisfied, these clerks must bear the brunt of the customers' anger. Hotel desk clerks and ticket agents may be on their feet most of the time, and ticket agents may have to lift heavy baggage. In addition, prolonged exposure to a video display terminal may lead to eye strain for the many information clerks who work with computers.

Employment

Information and record clerks held 5.1 million jobs in 2000. The following tabulation shows employment for the individual occupations.

Customer service representatives	1,946,000
Receptionists and information clerks	1,078,000
Order clerks	348,000
File clerks	288,000
Reservation and transportation ticket agents and travel clerks	191,000
Human resources assistants, except payroll and timekeeping ..	177,000
Hotel, motel, and resort desk clerks	177,000
Interviewers, except eligibility and loan	154,000
Loan interviewers and clerks	139,000
Eligibility interviewers, government programs	117,000
Court, municipal, and license clerks	105,000
Library assistants, clerical	98,000
New accounts clerks	87,000
Credit authorizers, checkers, and clerks	86,000
Brokerage clerks	70,000
Correspondence clerks	38,000

Although information and record clerks are found in a variety of industries, employment is concentrated in health services; finance, insurance, and real estate; transportation, communications, and utilities; and business services.

Training, Other Qualifications, and Advancement

Although hiring requirements for information and record clerk jobs vary from industry to industry, a high school diploma or its equivalent is the most common educational requirement. Increasingly, familiarity or experience with computers and good interpersonal skills often are equally important to employers. Although many employers prefer to hire information and record clerks with a higher level of education, it is only required in a few of these clerical occupations. For example, brokerage firms usually seek college graduates for brokerage clerk jobs, and order clerks in high-technology firms often need to understand scientific and mechanical processes, which may require some college education. For customer service representatives, new account clerks, and airline reservation and ticket agent jobs, some college education may be preferred.

Many information clerks deal directly with the public, so a professional appearance and pleasant personality are important. A clear speaking voice and fluency in the English language also are essential because these employees frequently use the telephone or public address systems. Good spelling and computer literacy often are needed, particularly because most work involves considerable computer use. It also is increasingly helpful for those wishing to enter the lodging or travel industries to speak a foreign language fluently.

With the exception of airline reservation and transportation ticket agents, orientation and training for information clerks usually takes place on the job. For example, orientation for hotel and motel desk clerks usually includes an explanation of the job duties and information about the establishment, such as room locations and available services. New employees learn job tasks through on-the-job training under the guidance of a supervisor or an experienced clerk. They often need additional training in how to use the computerized reservation, room assignment, and billing systems and equipment. Most clerks continue to receive instruction on new procedures and company policies after their initial training ends.

Receptionists usually receive on-the-job training which may include procedures for greeting visitors, operating telephone and computer systems, and distributing mail, fax, and parcel deliveries. Some employers look for applicants who already possess certain skills, such as prior computer and word processing experience, or previous formal education. Customer service representatives also receive on-the-job training, which includes instructions on how to operate telephone and computer systems. These workers must possess strong communication skills since they are constantly interacting with customers.

Most airline reservation and ticket agents learn their skills through formal company training programs. In a classroom setting, they learn company and industry policies, computer systems, and ticketing procedures. They also learn to use the airline's computer system to obtain information on schedules, seat availability, and fares; to reserve space for passengers; and to plan passenger itineraries. They also must become familiar with airport and airline code designations, regulations, and safety procedures, and may be tested on this knowledge. After completing classroom instruction, new agents work on the job with supervisors or experienced agents for a period. During this period, supervisors may monitor telephone conversations to improve the quality of customer service. Agents are expected to provide good service while limiting the time spent on each call without being discourteous to customers. In contrast to the airlines, automobile clubs, bus lines, and railroads tend to train their ticket agents or travel clerks on the job through short in-house classes that last several days.

Most banks prefer to hire college graduates for new account clerk positions. Nevertheless, many new account clerks without college

degrees start out as bank tellers and are promoted by demonstrating excellent communication skills and motivation to learn new skills. If a new account clerk has not been a teller before, he or she often will receive such training and work for several months as a teller. In both cases, new account clerks undergo formal training regarding the bank's procedures, products, and services.

Record clerks often learn the skills they need in high schools, business schools, and community colleges. Business education programs offered by these institutions typically include courses in typing, word processing, shorthand, business communications, records management, and office systems and procedures. Specialized order clerks in technical positions obtain their training from technical institutes and 2- and 4-year colleges.

Some entry-level record clerks are college graduates with degrees in business, finance, or liberal arts. Although a degree rarely is required, many graduates accept entry-level clerical positions to get into a particular company or to enter a particular field. Some companies, such as brokerage and accounting firms, have a set plan of advancement that tracks college graduates from entry-level clerical jobs into managerial positions. Workers with college degrees are likely to start at higher salaries and advance more easily than those without degrees.

Once hired, record clerks usually receive on-the-job training. Under the guidance of a supervisor or other senior workers, new employees learn company procedures. Some formal classroom training also may be necessary, such as training in specific computer software.

Advancement for information and record clerks usually comes by transfer to a position with more responsibilities or by promotion to a supervisory position. Most companies fill office and administrative support supervisory and managerial positions by promoting individuals within their organization, so information clerks who acquire additional skills, experience, and training improve their advancement opportunities. Receptionists, interviewers, and new account clerks with word processing or other clerical skills may advance to a better paying job as a secretary or administrative assistant. Within the airline industry, a ticket agent may advance to lead worker on the shift.

Additional training is helpful in preparing information clerks for promotion. In the lodging industry, clerks can improve their chances for advancement by taking home or group study courses in lodging management, such as those sponsored by the Educational Institute of the American Hotel and Motel Association. In some industries—such as lodging, banking, insurance, or the airlines—workers commonly are promoted through the ranks. Information and record clerk positions offer good opportunities for qualified workers to get started in the business. In a number of industries, a college degree may be required for advancement to management ranks.

Job Outlook

Overall employment of information and record clerks is expected grow about as fast as the average for all occupations through 2010. In addition to many openings occurring as businesses and organizations expand, numerous job openings for information and record clerks will result from the need to replace experienced workers who transfer to other occupations or leave the labor force. Replacement needs are expected to be significant in this large occupational group, as many young people work as clerks for a few years before switching to other, higher paying jobs. The occupation is well-suited to flexible work schedules, and many opportunities for part-time work will continue to be available, particularly as organizations attempt to cut labor costs by hiring more part-time or temporary workers.

The outlook for different types of information and record clerks is expected to vary in the coming decade. Customer service representatives are expected to grow faster than the average for all occupations, as they increasingly take over the duties of a variety of other workers. Economic growth and general business expansion are expected to stimulate faster than average growth among receptionists and information clerks. Hotel, motel, and resort desk clerks are expected to grow faster than the average, as the occupational composition of the lodging industry changes and services provided by these workers expand. Employment of interviewers, except eligibility and loan also is expected to grow faster than average, as these workers will benefit from rapid growth in the health services industry.

Library assistants and human resources assistants are expected to grow about as fast as average as these workers take on more responsibilities. Average employment growth also is projected for court, municipal, and license clerks as the number of court cases and demand for citizen services continues to increase. Reservation and transportation ticket agents and travel clerks also are expected to grow about as fast as average due to rising demand for travel services. Employment of correspondence clerks; credit authorizers, checkers, and clerks; file clerks; and new account clerks, on the other hand, is expected to grow more slowly than the average for all occupations due to automation and the consolidation of recordkeeping functions across all industries.

The remainder of the information and record clerks are expected to decline. Employment of eligibility interviewers will decline as government programs, such as welfare, continue to be reformed, reducing the need for these types of workers. Both brokerage clerks and loan interviewers are expected to decline as online trading and other technological innovations continue to automate more of this type of work. And, employment of order clerks is expected to decline as advances in electronic commerce continue to increase the efficiency of transactions among businesses, consumers, and government.

Earnings

Earnings vary widely by occupation and experience. Annual earnings ranged from less than \$12,370 for the lowest paid 10 percent of hotel clerks to over \$51,410 for the top 10 percent of brokerage clerks in 2000. Salaries of reservation and transportation ticket agents and travel clerks tend to be significantly higher than for other information and record clerks, while hotel, motel, and resort desk clerks tend to earn quite a bit less, as the following tabulation of median annual earnings shows.

Brokerage clerks	\$31,060
Eligibility interviewers, government programs	28,380
Human resources assistants, except payroll and timekeeping	28,340
Loan interviewers and clerks	26,410
Court, municipal, and license clerks	26,150
Customer service representatives	24,600
Credit authorizers, checkers, and clerks	24,570
Correspondence clerks	24,150
Order clerks	23,620
New accounts clerks	23,090
Reservation and transportation ticket agents and travel clerks ...	22,620
Interviewers, except eligibility and loan	20,840
Receptionists and information clerks	20,040
File clerks	18,700
Library assistants, clerical	17,980
Hotel, motel, and resort desk clerks	16,380

Earnings of hotel and motel desk clerks also vary considerably depending on the location, size, and type of establishment in which they work. For example, clerks at large luxury hotels and those

located in metropolitan and resort areas generally pay clerks more than less exclusive or "budget" establishments and those located in less populated areas.

In early 2001, the Federal Government typically paid salaries ranging from \$18,667 to \$22,734 a year to beginning receptionists with a high school diploma or 6 months of experience. The average annual salary for all receptionists employed by the Federal Government was about \$24,477 in 2001.

In addition to their hourly wage, full-time information and record clerks who work evenings, nights, weekends, or holidays may receive shift differential pay. Some employers offer educational assistance to their employees. Reservation and transportation ticket agents and travel clerks receive free or reduced rate travel on their company's carriers for themselves and their immediate family and, in some companies, for friends.

Related Occupations

A number of other workers deal with the public, receive and provide information, or direct people to others who can assist them. Among these are dispatchers, security guards and gaming surveillance workers, tellers, and counter and rental clerks.

For more information on information and record clerks, see the statements on brokerage clerks; credit authorizers, checkers, and clerks; customer service representatives; file clerks; hotel, motel, and resort desk clerks; human resources assistants; interviewers; library assistants; order clerks; receptionists and information clerks; and reservation and transportation ticket agents and travel clerks following this statement.

Brokerage Clerks

(O*NET 43-4011.00)

Nature of the Work

Brokerage clerks perform a number of different jobs with wide ranging responsibilities, but all involve computing and recording data on securities transactions. Brokerage clerks also may contact customers, take orders, and inform clients of changes to their accounts. Some of these jobs are more clerical and require only a high school diploma, while others are considered entry-level positions for which a bachelor's degree is needed. Brokerage clerks, who work in the operations departments of securities firms, on trading floors, and in branch offices, also are called margin clerks, dividend clerks, transfer clerks, and broker's assistants.

The broker's assistant, also called sales assistant, is the most common type of brokerage clerk. These workers typically assist two brokers, for whom they take calls from clients, write up order tickets, process the paperwork for opening and closing accounts, record a client's purchases and sales, and inform clients of changes in their accounts. All brokers' assistants must be knowledgeable about investment products so that they can clearly communicate with clients. Those with a "Series 7" license can make recommendations to clients at the instruction of the broker. The Series 7 license is issued to securities and commodities sales representatives by the National Association of Securities Dealers and allows them to provide advice on securities to the public.

Brokerage clerks in the operations areas of securities firms perform many duties to facilitate the sale and purchase of stocks, bonds, commodities, and other kinds of investments. These clerks produce the necessary records of all transactions that occur in their area of the business. Job titles for many of these clerks depend upon the type of work they perform. Purchase-and-sale clerks, for